

**REMARKS**

Claims 23-32 are now pending in the application. Applicant would like to thank the Examiner for the courtesies extended to applicant's representative during a telephone interview on February 24, 2005. During that interview, the Examiner indicated that the above amendments would overcome the rejections under 35 U.S.C. §103, but that rejections under 35 U.S.C. §101 would require further consideration. The Examiner is respectfully requested to reconsider and withdraw the rejection(s) in view of the amendments and remarks contained herein.

**CLAIM OBJECTIONS**

Claims 26 and 27 are objected to for certain informalities. Applicant has amended these claims to overcome the objection. Therefore, reconsideration and withdrawal of this objection are respectfully requested.

**REJECTION UNDER 35 U.S.C. § 101**

Claims 23-32 stand rejected under 35 U.S.C. §101 as being directed to non-statutory subject matter. This rejection is respectfully traversed.

Applicant asserts that these claims recite statutory subject matter for at least the reasons stated in its previously filed response. Nonetheless, in order to expedite prosecution of this application, Applicant has amended Claim 23 to include a process step that is performed by a computer in accordance with the Examiner's suggestion, thereby meeting the technological arts requirement. In particular, Claim 23 recites subject matter previously recited in cancelled Claims 29-31 and thus does not require

further searching by the Examiner. Accordingly, Applicant respectfully requests the Examiner to reconsider and withdraw this rejection.

#### **REJECTION UNDER 35 USC §112**

The Examiner has rejected Claims 24 and 25 under 35 USC §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicants regard as the invention. This rejection has been overcome as discussed during the Applicant's interview with the Examiner. Applicant believes that all pending claims particularly point out and distinctly claim the subject matter of the present invention. Therefore, reconsideration and withdrawal of this rejection is respectfully requested.

#### **REJECTION UNDER 35 U.S.C. § 103**

Claims 23-32 stand rejected under 35 U.S.C. §103(a) as being unpatentable anticipated over an article entitled "Banks Enter a New Debit Market and AmEx has its Foot in the Door". This rejection is respectfully traversed.

It is believed that the originally filed claims are patentably distinct over this reference. However, in accordance with Applicant's interview with the Examiner, Claim 23 has been amended to incorporate the subject matter of Claim 24, thereby overcoming this rejection. Basis for the subject matter of Claim 24 is found, for example, on page 11 of the specification as originally filed. Applicant respectfully requests the Examiner to reconsider and withdraw this rejection.

CONCLUSION

It is believed that all of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider and withdraw all presently outstanding rejections. It is believed that a full and complete response has been made to the outstanding Office Action, and as such, the present application is in condition for allowance. Thus, prompt and favorable consideration of this amendment is respectfully requested. If the Examiner believes that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at (248) 641-1600.

Respectfully submitted,

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